

may be tracked includes unpaid principal balance (UPB) (including scheduled UPB and actual UPB), participation percentage (including principal participation percentage, interest participation percentage, and servicing fee participation (basis points)), discount rate (used to calculate yield maintenance or prepayment penalty), appraised balance, foreclosure sale date, and REO sale date.

[0110] Many other changes and modifications may be made to the present invention without departing from the spirit thereof. The scope of these and other changes will become apparent from the appended claims.

WHAT IS CLAIMED IS:

1. A method of displaying information in a data processing system for processing loan information, comprising:
 - receiving a selection of a product type, wherein the product type is a
 - 5 type of home mortgage loan including a unique set of attributes;
 - receiving a request to associate a unique seller marketing name with the product type;
 - storing the association of the unique seller marketing name with the product type; and
 - 10 displaying the unique seller marketing name in place of or in addition to the product type following the association.
2. A method of displaying information in a data processing system according to claim 1, further including providing an Internet-enabled user interface, the Internet-enabled user interface permitting a user to access the
- 15 method by way of the Internet.
3. A method of displaying information in a data processing system according to claim 1, further including permitting a seller to enter into a commitment to sell the loan identified by the unique seller marketing name.

4. A method of displaying information in a data processing system according to claim 3, further including permitting the seller to deliver the loan identified by the unique seller marketing name.

5. A method of displaying information in a data processing system according to claim 1, wherein receiving a selection of a product type includes providing a listing of only the products that the seller is eligible to access.

6. A method of displaying information in a data processing system according to claim 1, further including associating a unique identification with a seller of the home mortgage loan.

10 7. A method of displaying information in a data processing system according to claim 6, further including associating the association of the unique seller marketing name with the unique identification.

8. A method of displaying information in a data processing system according to claim 7, wherein multiple associations of the unique seller marketing name with the product type can be associated with the unique identification.

9. An interface for a data processing system for processing loan information, comprising:

means for listing a plurality of product types, wherein each of the plurality of product types is a type of home mortgage loan with a unique set of attributes;

means for receiving a request to associate a unique seller marketing name with the product type;

means for storing the association of the unique seller marketing name with the product type; and

means for displaying the unique seller marketing name in place of or in addition to the product type following the association.

10. An interface for a data processing system according to claim 9, further including providing an Internet-enabled user interface, the Internet-enabled user interface permitting a user to access the method by way of the Internet.

5 11. An interface for a data processing system according to claim 9, further including permitting a seller to enter into a commitment to sell the loan identified by the unique seller marketing name.

12. An interface for a data processing system according to claim 11, further including permitting the seller to deliver the loan identified by the
10 unique seller marketing name.

13. An interface for a data processing system according to claim 9, wherein receiving a selection of a product type includes providing a listing of only the products that the seller is eligible to access.

14. An interface for a data processing system according to claim 9,
15 further including associating a unique identification with a seller of the home mortgage loan.

15. An interface for a data processing system according to claim 9, further including associating the association of the unique seller marketing name with the product type with the unique identification.

20 16. An interface for a data processing system according to claim 15, wherein multiple associations of the unique seller marketing name with the product type can be associated with the unique identification.

17. A data processing system for processing loan information, comprising:

25 acquisition logic, the acquisition logic including logic configured to receive acquisition information pertaining to loan term, interest rate, principal owed and other parameters for a plurality of loans;

committing logic configured to permit a seller of the plurality of loans to enter into a commitment to sell the loans; and

a committing logic interface configured to permit the seller to associate a unique seller marketing name with each type of the plurality of loans.

5 18. A data processing system according to claim 17, wherein the acquisition logic, the committing logic, and the committing logic interface are provided on a common integrated data processing platform.

 19. A data processing system according to claim 17, further comprising a common data storage system, the data storage system being
10 commonly accessible to the acquisition logic, the reporting logic, and the financial asset generation logic.

 20. A data processing system according to claim 17, wherein the committing logic interface is an Internet-enabled user interface, the Internet-enabled user interface permitting a user to access the committing logic by
15 way of the Internet.

 21. A data processing system according to claim 17, wherein each of the plurality of loans is described using a series of attributes, and wherein the data processing system is capable of being modified to process loan information for new types of loans by modifying the composition of the series
20 of attributes.

 22. A data processing system comprising:
 acquisition logic, the acquisition logic including logic configured to receive information pertaining to loan term, interest rate, principal owed and other parameters for a plurality of loans;
25 committing logic configured to permit a seller of the plurality of loans to enter into a commitment to sell the loans; and
 a committing logic interface configured to permit the seller to associate a unique seller marketing name with each type of the plurality of loans,

wherein the acquisition logic, the committing logic, and the committing logic interface are provided on a common integrated data processing platform.

23. A data processing system according to claim 22, further comprising a common data storage system, the data storage system being
5 commonly accessible to the acquisition logic, the committing logic logic, and the committing logic interface.

24. A data processing system according to claim 22, wherein every type of the plurality of loans is associated with a unique product name.

25. A data processing system according to claim 24, wherein
10 committing logic is further configured to permit the unique seller marketing name to be associated with the unique product name.

26. A data processing system according to claim 25, wherein committing logic is configured to present the seller with the unique seller marketing name following association with the unique product name.

15 27. A data processing system according to claim 22, further comprising an Internet-enabled user interface, the Internet-enabled user interface permitting a user to access the data processing system by way of the Internet.

28. A data processing system comprising:
20 (A) acquisition logic, the acquisition logic including logic configured to receive acquisition information pertaining to loan term, interest rate, principal owed and other parameters for a plurality of loans, the acquisition logic including

(1) committing logic configured to permit a seller of the
25 plurality of loans to enter into a commitment to sell the loans,

(2) a committing logic interface configured to permit the seller to associate a unique seller marketing name with each type of the plurality of loans,

(3) pricing logic configured to determine selling prices from the plurality of loans, and

(4) deal management logic configured to track terms of deals entered into with the seller of the plurality of loans;

5 (B) reporting logic, the reporting logic including logic configured to receive payment reporting information regarding borrower payments in connection with the plurality of loans, the reporting information being received on an ongoing basis throughout at least a portion of a term of each the plurality of loans, the reporting logic including

10 (1) comparison logic configured to calculate expected payment reporting information pertaining to the plurality of loans and to compare the expected payment reporting information with the received payment information,

15 (2) accounting logic configured to generate accounting records reflecting the received payment information, and

(3) aggregation logic configured to aggregate cash flows from the plurality of loans to generate payment information for the plurality of financial assets.

20 (C) financial asset generation logic, the financial asset generation logic including logic configured to facilitate creation and maintenance of a plurality of financial assets backed by the plurality of loans, the creation and maintenance of the plurality of financial assets resulting in the generation of investment information; and

25 (D) a rules engine, the rules engine comprising a series of business rules;

(E) a common data storage system, the data storage system being commonly accessible to the acquisition logic, the reporting logic, and the financial asset generation logic;

30 wherein the loan information includes the acquisition information, the payment reporting information, and the investment information, and wherein

the rules engine processes the loan information by applying the business rules to the loan information; and

wherein the acquisition logic, the reporting logic, and the financial asset generation logic are provided on a common integrated data processing platform.

29. A data processing system according to claim 28, wherein each type of the plurality of loans is associated with a unique seller marketing product name.

30. A data processing system according to claim 29, wherein committing logic is further configured to permit the unique seller marketing name to be associated with the unique product name.

31. A data processing system according to claim 30, wherein committing logic is configured to present the seller with the unique seller marketing name following association with the unique product name.

32. A data processing system according to claim 28, further comprising an Internet-enabled user interface, the Internet-enabled user interface permitting a user to access the data processing system by way of the Internet.